

Appln. No.: 10/721,640
Amdt. Dated January 24, 2006
Reply to Office Action dated
January 19, 2006

Amendments to the Specification:

Fig. 1C is a drawing of a mail piece 13 indicating a payment above the minimum payment of a bill before the mail piece is posted. One or more mail pieces 13 were enclosed in the same envelope as mail piece 11 (Fig. 1) (not shown), mail piece 12 (Fig. 1B) that was sent by ABC Company and delivered to Mr. Bill Recipient of 9 Cross Hill Road, Bethel, CT 06801-3221. Mail piece 13 is a minimum payment plus a payment above the minimum payment mail piece which Mr. Bill Recipient uses when he wants to pay the minimum amount plus a specified amount determined by Mr. Bill Recipient that is due on a particular bill or loan payment, i.e., monthly mortgage payment, monthly car loan payment, electric bill, water bill, gas bill, oil bill, credit card bill, house insurance statement, car insurance statement, etc. Mail piece 13 has an address field 20 that indicates the billing company, i.e., ABC Company, that prepared mail piece 13, and a bill recipient address field 22, that indicates the party receiving the bill. Planet bar code 35 appears above address field 22, and Postnet bar code 23 appears below address field 22. Bar codes 23 and 35 will be more fully described in the description of Fig. 2. An indication of postage payment 24 is placed on mail piece 13. Optionally, the billing Company, i.e., ABC Company, may indicate in space [19] 29 the minimum amount that is due, i.e. \$123.00, and Mr. Bill Recipient may indicate an amount above the minimum payment that is due, i.e., \$50.00 in space 29. To indicate the \$50.00 in space 29 extra amount, Mr. Bill Recipient will fill in the appropriate circles 36 with a black pen or number 2 pencil to indicate \$50.00.